



November 2004

# Spotlight

American Income Life & National Income Life

Volume 37 • Number 11

A B C

BACK  
to BASICS



FROM THE DESK OF:

**Roger Smith**  
President & CEO  
American Income Life

## Back to the Basics

In my comment this month, my focus is to simply plan for tomorrow, but more importantly, take advantage of the now!

John Maxwell made a significant point to our group at the convention in Atlantis, "The greatest detriment to tomorrow's success is today's success. We have a tendency to freeze frame our successes, thereby, overexaggerating yesterday, overestimating tomorrow, and underestimating now."

This is why I believe it is important to remember, it was a series of decisions and systems which helped us generate growth over the last four years, and it will be a combination of systems both, new and old, that will put us back on track for 2005.

As we approach the year's end, I'm going to be talking about getting back to the basics. I don't mean taking steps backward; I mean doing the things we do well and getting better at it.

Let's think back four years ago when we first started on our path of growth; we knew we wanted to grow in every aspect of our business. We had what Mr. Maxwell refers to as a "growth plan," which he believes is sometimes better to have than goals. And, I firmly believe, now is the time that we need to get refocused on our growth plan.

Now think about all the treasures encompassing American Income and National Income today. We work with a marketing system so strong that Richard Trumka, Secretary-Treasurer of the AFL-CIO, tells us thank-you on behalf of all union members, where politicians and state federation presidents understand what an important role we play in the political process of this country, and now the financial community has even taken notice. A.M. Best continues to rate us A+ "Superior," and we continue to award millions of dollars in bonuses each month.

However, the fact remains, production is down. Is it that this precious commodity, which has changed so many of our lives, has become just another relationship that is being taken for granted? Is it that we have strayed from the fundamentals and need to get back to the basics, or is it that we just need to get better at the things we do well?

I believe it is all three! And, yes, back to the basics certainly applies here, but this time let's get better at it!

To aid in the solution to the challenges which face us and to help with our growth plan, we are going to be introducing a new Agency Management System which will not only make the RGAs a legitimate part of our hierarchy system, but the AMS System will provide a clear path of Agency growth starting from the Supervising Agent then working its way up. But it doesn't stop there. We are also implementing a new Personal Recruiting Bonus (see Page 16) along with a Recruiting Management System, and a new e-app process, all of which will surely allow for inevitable growth.

We are getting back to the basics, but this time we are going to be a whole lot better at it!

As for Company spirit, we are going to change that too. First, it was, "You ain't seen nothing yet." This slogan allowed you the motivation of whatever you envisioned American Income and National Income to be. We knew the best was yet to come, and we knew we were about to explode. As our growth began to gain momentum, we all said, "Let's ride," and off we went to save that little Mexican village from the banditos. We were proud, we were aggressive, and we were full of purpose, and with that energy and spirit, we took our next giant leap towards growth. That is the very spirit we need to recapture today!

Again I say, let's get back to the basics, let's get back to you and I not taking our Company relationship for granted, and let's get back to believing in each other and this opportunity!

To reiterate, I want you to be aware we are not taking steps backwards; we are making giant steps forward in the investment of American Income and National Income's future. I believe with every challenge we face, God has a way of preparing us for that next giant leap. Every time there is a barrier in my way, I know if I keep pressing forward, I will end up on the other side of that challenge — far past where I think I am capable of going. This is the feeling that is embracing me this month. It is the feeling I hope will embrace you. *It is about getting back to the basics, but being a lot better at it!*

### Dates to Remember

**Thurs., Dec. 23 - Fri., Dec. 24, 2004**

The Home Office will be closed for the Christmas holidays.

**Tuesday, Dec. 28, 2004**

All business and PR credits must be in the Home Office to count for December production.

### 2004 Bonuses Paid Out

This month AIL and NILICO paid a total of \$785,067.29 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

### Correction

Chris Wittenbach should have been listed on last month's Anniversary Page. Chris is celebrating 10 years with American Income.

### Congratulations are in Order!

**Melinda-Rae Lyse**, an RGA with the Rick Altig Agency, has been promoted to a State General Agent in Quebec.

**Concelor Davis**, a GA with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

### National Do Not Call Registry

This is a reminder of the National No Call Registry and regulations which became effective Oct. 1, 2003. To abide by these regulations, we established guidelines and modified our systems to ensure compliance.

**Please review these guidelines to make sure you are handling everything correctly in your Agency. CAS should be utilized to purge individuals who have registered and requested not to be contacted.**

We have published articles in the *Spotlight* reminding everyone of these guidelines and have information posted on our Web site. Please assure you are aware of the law and our Company guidelines regarding this issue.

For your convenience, CAS has provided SGAs with information regarding how this data will be displayed in CAS as a result of the evaluation of the National DNC and our internal do not call databases.

### Oral Specimen

Several years ago, we implemented a process to reduce the number of applications sent to the Home Office which were Auto DCLs, incomplete with blank questions, or did not include the required oral specimen (see category explanations below). Over the course of the last few years, we have seen the overall percentage of cases which fell into these categories decrease. However, the number of cases which fall into the No Oral category has risen.

*This year, approximately \$500,000 in annual premium will not be advanced because an Agent has written application that fell into one of these categories. Of these cases that were not advanced, 49.02 percent lost the advance because the Agent failed to collect the oral specimen. Annualized, there will be approximately \$245,000 in premium that will not be advanced because the oral specimen was not collected.*

These situations can be avoided by using some basic field underwriting and business verification steps that will ensure the guidelines are followed and applications are completed. We know how important your advance is. It can be protected by taking a few simple steps:

- 1. Auto Declines.** Make sure you are familiar with the auto decline impairments. By becoming familiar with the impairments, sales in the home can be shifted to other family members or products if there is an impairment that will be auto declined. If an application is submitted with an impairment(s) listed on the Underwriting Flash Sheet, the case will not be advanced and will be declined.
- 2. Bad Application.** Proper completion of an application is important and all questions must be answered for Underwriting to fully evaluate the risk. If an application is submitted with six or more questions unanswered, the application will be declined and not advanced.
- 3. Oral Specimen.** Be sure one is collected when required. There are three scenarios outlined in the Underwriting guidelines which require an Agent to collect an oral specimen, and all Agents should be familiar with these scenarios. If an Agent neglects to do so, an Underwriting Pending Requirement will be added to the case instructing the Agent to obtain the oral. If the specimen is not received at the lab by the INC date, the advance will be taken away and will not be added back even if the specimen is received at a later date.

**Please be aware of this to protect your advance.**

**Field UW Manual Revision**

The Field Underwriting Manual and Automatic Decline list (Flash Sheet) have been revised. The revised manual and Auto DCL list are available on the Agency Resource Center under the Underwriting tab. There is also a Web version for online inquiries and a printable version.

The revisions made were both format and medical/impairment changes. For example, the Table of Contents has been organized so that medical topics are more easily found and the impairment sections have been updated to coincide with developments in medical care and their impact on mortality.

Some changes to the revised Auto DCL sheet are:

Internal Cancer (colon, breast, pancreatic, uterine, etc.) last treatment within two years will be DCL for Life, Health, & DI.

Metastatic Cancer (spread to other sites including lymph nodes) within 10 years will be DCL for Life, Health, & DI.

Crohn's Disease diagnosed within one year and/or disabling will be DCL for all cases.

Depression/Mental Disorder, hospitalized within six months or unable to work will be DCL for all cases.

Hydrocephalus, if under age 19 or if diagnosed within last six months will be DCL for all cases.

Kidney transplant within one year, or in combination with Diabetes, CAD, or PVD will be DCL for all cases.

The revised manual should be helpful. However, should you have any questions or suggestions please let the Home Office know.

**Internal Replacements**

The evaluation of in-house replacements has not changed in many years and this is a reminder of the guidelines which are used. Replacement of any existing policy with American Income is contrary to Company policy.

**What is a replacement?** When a new policy is written and an old policy in the same household is disturbed (terminates or exercises a non-forfeiture option). It is also standard industry practice to consider a new sale a replacement if certain earmarks exist. An obvious earmark would be when a new sale is made and a cash value loan is taken under an existing policy.

*It is important to understand that no matter how valid the intent at the point of sale, subsequent termination or disturbance of an old policy in any way renders the new sale a 'replacement.' Most state regulations consider 'replacement' to mean any transaction that is known, or should be known, by the Agent proposing new coverage and that by reason of such transaction existing insurance will be affected.*

What many do not understand is that a new sale is deemed a replacement if there is an existing policy disturbed six months before, or six months after the new sale. If an American Income policy terminates or other changes occur within six months before or six months after the new sale, the charge-back rule will apply. That means all advance, commission, and production on the new policy will be reversed, regardless of the type of coverage written. If a pattern of abuse is identified outside of a six month period, other action will be taken.

This does not prohibit conversions in accordance with policy terms and does not prohibit adding new policies. If conversions are written, the original hierarchy is protected and the new hierarchy will receive credit for the premium increase. If new policies are added properly, all old policies will remain in force.

**We are required to retain information of replacements and report the information to the Department of Insurance when requested.**

**American Income Life**

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

**Spotlight**

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**Promoted To Supervising Agent**

Elizabeth Allen Steve Hartman Arizona	Jeff Debiak Geneser-Geneser Kansas	Dorel Hollins David Zophin Massachusetts	Brian Michaels James Surace Ohio	Nathan Snider Altig-Orlovic Utah	Paul Vojtek Altig-Martyn Ontario
Richard Badie Geneser-Geneser Kansas	Erin Derubbo David Zophin Massachusetts	Ben Hu Rick Altig Oregon	Jonathon Mills Altig-Orlovic Nevada	Beth Snow Jatoff-Foti California	Allison Walker Rick Altig Hawaii
Chris Beresten Altig-Martyn Ontario	Kelly DuBois Altig-Hay Virginia	Tyler Hunt Rick Altig Washington	Kevin Minetto Altig-Orlovic Nevada	Rachael Soto David Zophin Connecticut	Nicholas Wasche Rick Altig North Dakota
Adam Bingham Rick Altig Oregon	Andrew Dudgeon Altig-Martyn Ontario	Andrew Johnson Durbon Oldham Pennsylvania	Amanda Minna Marc Zipper Florida	Jayne Spicer Geneser-Geneser Missouri	Nolan White Geneser-Geneser Missouri
Mark Boyle Rick Altig North Dakota	Gregory Eastman Altig-Hay Virginia	John Joswick Rick Altig Washington	Tony Mosey Rick Altig Washington	Todd Stallworth Marc Morton Ohio	Joellyn Williams Conard-Blumert Maryland
Heather Bunynn William Jennings Colorado	Eric Fleishman Eric Gighione New Jersey	Rami Karamoun Altig-Lyze Quebec	Erika Nelson Rick Altig Washington	Alan Strickland Rick Altig Hawaii	Michael Wilson Geneser-Geneser Missouri
Michael Clark Altig-Orlovic Nevada	Richard Galati Geneser-Geneser Illinois	Dorian Kirkpatrick Rick Altig Minnesota	John Nemes Rick Altig Washington	Randy Teysler Chris La Fond Pennsylvania	Meredith Woods James Surace Ohio
Amber Cooks Slav Bitman North Carolina	Justin Gemany Bill Taylor Oklahoma	James Ling Rick Altig Hawaii	Okwakemi Ogunjipe Robert Hughes North Carolina	Leon Thompson Altig-Hay Virginia	Richard Wu Rick Altig British Columbia
Chris Cunnyngham Rick Altig Tennessee	Jennifer Gilbert Durbon Oldham Pennsylvania	Shea Maliszewski Rick Altig Minnesota	Andrew Ramas Eric Gighione New York	Kerly Titus Altig-Lyze Quebec	Young Yoon Rick Altig Washington
Romeo Daley Rick Altig Manitoba	Thomas Harris David Zophin Rhode Island	Andrew Mauchon Jatoff-Foti California	Karen Rogers Conard-Blumert Maryland	Gregory Uren Rick Altig Oregon	Nick Zangardi James Surace Ohio
Denice Davidson Chris La Fond Pennsylvania	Ashim Heidarifrooshan Rick Altig Alberta	Matthew Maricle Altig-Orlovic Nevada	Beant Smith Altig-Orlovic California	Glenn VanDeSande Rick Altig Hawaii	
Richard Davis Rick Altig Manitoba	William Ho Rick Altig Washington	Richard Menga Altig-Lyze Quebec	Erin Smith Rick Altig South Dakota	Brian Varney David Zophin Rhode Island	

**Promoted To General Agent**

Louis Costa Eric Gighione New Jersey	Zachary Hart James Surace Ohio	James Larkin Eric Gighione New York	Donna Murray Robert Hughes North Carolina	Thomas Reddoch Steve Greer Texas
Joshua Freeman Bill Taylor Oklahoma	Matthew Hogan Durbon Oldham Pennsylvania	Eyad Labbad Slav Bitman North Carolina	Herivelto Pereira Jatoff-Foti California	Ryan Shoji David Cohen California
Avron Gossack Joshua Chalom Ontario	Scott Keeney Durbon Oldham Pennsylvania	Samuel Mendelsohn Joshua Chalom Ontario	Harjet Rana Joshua Chalom Ontario	

**Promoted To Master General Agent**

Philip Anderson Rick Altig Alberta	Steven DiChiaro William Jennings Colorado	Bedis Kilani Altig-Lyze Quebec	Scott Primm Altig-Orlovic Utah	Karl Schuckert Altig-Orlovic Nevada	Michael Walsh Rick Altig Minnesota
Abdelhadi Radreddine Altig-Lyze Quebec	David Farraway Rick Altig Alberta	Phillip LaCross Altig-Orlovic Nevada	Richard Reed Robert Hughes North Carolina	Jedidiah Scott Altig-Orlovic Nevada	Larry Wright Bill Taylor Oklahoma
Eric Bailly Rick Altig South Dakota	Zachary Frail Altig-Martyn Ontario	Kelly McDonald Rick Altig Idaho	Tommy Richardson Bill Taylor Oklahoma	Rebecca Shandrow Rick Altig Washington	Claudia Ziegler Rick Altig Alberta
Andrew Bishop Altig-Hay Washington	Grant Holsteen Rick Altig Iowa	Justin Miller Altig-Orlovic Nevada	Paulo Rosa Rick Altig Manitoba	Donald Styrnadka Joshua Chalom Ontario	Michael Zorn Rick Altig North Dakota
Harold Canter Rick Altig Oregon	Stefan Johannsson Altig-Hay Virginia	Rodney Mori Rick Altig Hawaii	Steven Salisbury Rick Altig Washington	Brigitte Synesael Altig-Martyn Ontario	
Adam Crane Geneser-Geneser Kansas	Bruce Jones Rick Altig Minnesota	Corey Neff Rick Altig North Dakota	Travis Scheidegger Rick Altig Washington	Angelika Vassilieva Rick Altig British Columbia	

**Founder's Club Outstanding Producers**

October 2004

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Andrew Umoli	Durbon Oldham	1	\$42,509		85.5

▲Percentage of Net to Gross

## Individual Producers



1. Timothy Cruise

Woodridge, IL



2. William Hathorne

Woodridge, IL



3. Marlon Underwood

Woodridge, IL



4. Rae Duvauchelle

Kailua, HI



5. Zachary Hart

N. Royalton, OH



6. Kim Sprenger

Appleton, WI



7. Ruben Soberanes

Concord, CA



8. Daniel Potilechio

Woodridge, IL



9. Upinder Bhinder

Calgary, AB



10. Omar Hashimi

Concord, CA

## Individual Producers

All-Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

### October Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Timothy Cruise	\$20,582		80.6	Steven Jakubczak	Bob Olson
2. William Hathorne	20,319		70.1	Kevin Khadivian	Bob Olson
3. Marlon Underwood	18,769		72.9	Marlon Underwood	Bob Olson
4. Rae Duvauchelle	17,979	92		Rodney Mori	Rick Altig
5. Zachary Hart	17,448		78.7	Mathew Hart	James Surace
6. Kim Sprenger	16,855	92		Mark Bleier	Gary Bleier
7. Ruben Soberanes	16,510		75.6	Doreen Ryan-Foti	Jatoft-Foti
8. Daniel Potilechio	16,489		84.6	David Wang	Bob Olson
9. Upinder Bhinder	16,031		70.2	Paula Cooper	Rick Altig
10. Omar Hashimi	16,024		70.9	Steve Foti	Jatoft-Foti
11. Max Quasem	15,327		80.4	Erik Graham	David Cohen
12. Alex Bluhm	15,213		79.7	Roger Johnson	Jatoft-Foti
13. Matthew Hogan	15,182		72.6	Frederick Hadayia	Durhon Oldham
14. Gregory Engrav	15,046		72.2		Joe Manone
15. Ryan Eckroth	14,666	98		Michael Zorn	Rick Altig
16. David Strangio	14,567	87		Richard Spicer	Altig-Martyn
17. Christopher Clark	14,567		74.9	Christopher Clark	Rick Altig
18. Howard Heron	14,456	100		Horace Johnson	Tom Williams
19. Anthony Mele	14,433		83.0	Jim Bianchi	Durhon Oldham
20. Arnold Iacoviello	14,314		85.5	Israel Pena	Tom Williams

\* Percentage of Net to Gross

All-Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

### YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Timothy Cruise	\$187,747		80.6	Steven Jakubczak	Bob Olson
* 2. Carla Miller	160,564		86.2	Carla Miller	John Akers
* 3. Marlon Underwood	159,774		72.9	Marlon Underwood	Bob Olson
* 4. Matthew Hogan	144,190		72.6	Frederick Hadayia	Durhon Oldham
* 5. Ruben Soberanes	138,915		75.6	Doreen Ryan-Foti	Jatoft-Foti
* 6. Max Quasem	136,794		80.4	Erik Graham	David Cohen
* 7. Daniel Potilechio	132,220		84.6	David Wang	Bob Olson
* 8. Lance Brown	127,377		81.0		Steve Hartman
* 9. Allan Gilbert	125,955		72.6	Denise Gilbert	Bob Olson
* 10. Steve Foti	124,443		67.6	Steve Foti	Jatoft-Foti
11. Anthony Mele	121,820		83.0	Jim Bianchi	Durhon Oldham
12. Robert Ulreich	120,951		90.8	Roger Johnson	Jatoft-Foti
13. Alex Bluhm	120,348		79.7	Roger Johnson	Jatoft-Foti
14. Pablo Pirela	119,381		82.6	Denise Gilbert	Bob Olson
15. Mary Ann Gaelic	119,025		76.1	Lawrence Hauck	Steve Friedlander
16. Omar Hashimi	117,845		70.9	Steve Foti	Jatoft-Foti
17. Scott Remmey	114,044		80.7	Marc Rosen	Eric Giglione
18. Scott Keeney	113,782		82.0	Frederick Hadayia	Durhon Oldham
19. Victor Quimson	111,837		77.9	Steve Foti	Jatoft-Foti
20. William Hathorne	111,136		70.1	Kevin Khadivian	Bob Olson

\* Percentage of Net to Gross

# Happy Anniversary!

## Thanks for all you do. Congratulations!

26 Years of Service

Donald Spohn

22 Years of Service

James Surace

19 Years of Service

Donald Foti  
Vic Hancock  
Richard Meshulam

18 Years of Service

Rick Mansfield  
Irene Ruryez  
Mark Bleier

15 Years of Service

Erik Graham

13 Years of Service

Rona Spano

11 Years of Service

Robin Andrade  
Christopher La Fond  
Dale Cheney  
William Devine

10 Years of Service

James Logan  
Laurie Gruber  
Laurie Onasch

9 Years of Service

Stephen Liberto  
William Heath

7 Years of Service

Lee Conti  
Gabriella Klett  
Daniel Muszynski

6 Years of Service

Frauline McGuire  
Scott Sonnenberg  
Paul Rumbuc

5 Years of Service

Mark Gagliardi  
Al-Karim Walji  
Matthew Green  
Wayne Huber  
John West

4 Years of Service

Sidney Hodgskiss  
Janice Dixon  
Sharon Manone  
Bill Taylor  
Arthur Westergren

3 Years of Service

William Sauers  
Raymond Seale  
Donna Coffey  
Kendra Roberts  
Cynthia Wilhelmi  
Rodolfo Gutierrez  
Camy Smith  
Kathy Mann  
John Farley  
James Tasker  
Jennifer Baron

3 Years of Service Cont.

Harold Canter  
John Thomas  
Rhonda Shaffer

2 Years of Service

Philip Currie  
Edwin Flores  
Barrett Clayton  
Saeideh Nessar-Ali  
Victor Quimson  
Christina Issar  
Eugene Melamed  
Robert Dunn  
Leonard Furer  
Lori Williams  
Ronald Friedlander  
Douglas Stewart  
Matt Dworak  
Richard Phillips

1 Year of Service

Jessica McDowell  
Franchesca Prantil  
David Beskid  
Donnie Frith  
Gabriel Hernandez  
Kimberly York  
Clinton Brown  
Kenneth Mazik  
Sandra Berry  
Eli McKenzie  
Majjargal Sukhbaatar  
Andrew Limoli  
Bridgit Driscoll-Hunt  
Kevin Kidd

1 Year of Service Cont.

Willie Hayden  
Gary Fix  
Eric Labossiere  
Chris Krahn  
Sarah Larose  
Katherine Price  
John Reason  
Noseben Robert  
George Noujaim  
Grady Richards  
William Kahl  
Marko Vujadin  
Irina Segal  
Ronald Warbach  
Luther Chau

# American Income & National Income Proudly Presents

## A New Labor Advisory Board Member



**Susan Phillips**

*Director, Working Women's Department of the UFCW*

Susan Phillips, Director of the Working Women's Department of the United Food and Commercial Workers International Union (UFCW), has been unanimously elected to the Labor Advisory Board.

The UFCW is a 1.4 million-member union representing a wide range of industries, including health care, meatpacking, poultry and food processing, manufacturing, distillery, winery, textile and chemical trades, and retail food. The UFCW is about workers helping workers achieve better wages, better benefits, and safer working conditions. The UFCW is a neighborhood union standing together to improve the lives and livelihoods of workers, families, and communities.

Ms. Phillips has held her position with UFCW since 1998. Before taking on the position of director of the Working Women's Department, she was the UFCW's communications director. She was also elected as National President of the Coalition of Labor Union Women (CLUW) in August 2004.

Before coming to the UFCW in 1984, Phillips worked as a legislative representative for the AFL-CIO Industrial Union Department, public information director for the National Consumers League, and legislative writer for the U.S. House of Representatives' Democratic Study Group.

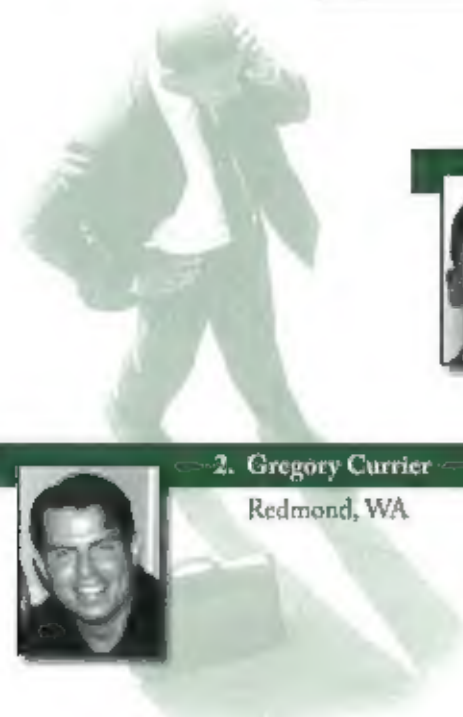
From 1991 to 1998, served as Secretary-Treasurer of the International Labor Communications Association (ILCA), which provides training, graphics, and other support services for labor communicators.

In addition to serving on numerous boards, Ms. Phillips is a member of the UNI World Women's Committee and several other international union bodies.


We welcome Ms. Phillips to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

*Congratulations!*


## Supervising Agents



**1. Ricky Thompson**  
Edison, NJ



**2. Gregory Currier**  
Redmond, WA



**3. Joann Stewart**  
London, ON



**All Time Record to Beat**  
Month: \$43,409 1st Yr. Gino Tanzif

**All Time Record to Beat**  
Month: \$68,050 Net ALP Mary Ann Gaelic

### October Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Ricky Thompson	\$32,079	\$43,672	87		7	Barry Dillah	Eric Giglione
2. Gregory Currier	16,835	23,269	99		3	Ryan Stenglein	Rick Altig
3. Joann Stewart	15,938	23,094	87		4	Matt MacCannell	Altig-Martyn
4. Joseph Baughn	15,640	17,925	81		4	William Thompson	Vic Hancock
5. Lee Croft	15,571	17,791		78.3	2	Roberta Kenniston	Rick Altig

**All Time Record to Beat**  
YTD: \$266,978 1st Yr. Mary Ann Gaelic

**All Time Record to Beat**  
YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Steven Sequeira	\$118,508	\$174,326		79.5	2	Maurice Davies	Steve Friedlander
2. Ricky Thompson	99,486	132,459	87		7	Barry Dillah	Eric Giglione
3. Adam Herman	97,172	147,697		79.4	2	Imran Satti	Joshua Chalom
4. Pablo Pirela	91,069	211,197		79.0	6	Denise Gilbert	Bob Olson
5. Joseph Baughn	88,366	112,020	81		4	William Thompson	Vic Hancock

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## General Agents


**1. Scott Keeney**  
Harrisburg, PA




**2. Matthew Hogan**  
Harrisburg, PA



**2. Jose Sanchez**  
Woodridge, IL



**4. Tamara Ford**  
Toledo, OH



**5. Tracy Haden**  
Houston, TX



**All Time Record to Beat**  
Month: \$102,403 1st Yr. Eric Neal

**All Time Record to Beat**  
Month: \$111,262 Net ALP Eric Neal

### October Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Scott Keeney	\$53,622	\$64,420		82.2	5	Frederick Hadayia	Durhon Oldham
2. Matthew Hogan	49,800	66,400	93		5	Frederick Hadayia	Durhon Oldham
3. Jose Sanchez	37,415	42,768		75.3	11	David Wang	Bob Olson
4. Tamara Ford	34,241	46,910		71.1	8	Robert Dunn	Marc Morton
5. Tracy Haden	34,076	43,006		71.9	7	A J O'Connor	Steve Greer
6. Karen Stockwell	28,026	33,976		67.2	5	Alan Conquest	Steve Hartman
7. Danielle Holmes	26,947	33,798		68.3	4	Joshua Goodman	William Jennings
8. Rob Hard	26,143	29,509		78.1	7	Corey Thompson	Vic Hancock
9. Bradley Kulak	25,770	33,024	91		3	Jim Bianchi	Durhon Oldham
10. Allan Gilbert	25,594	31,293		76.1	8	Denise Gilbert	Bob Olson

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. Eric Neal

**All Time Record to Beat**  
YTD: \$564,620 Net ALP

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Jose Sanchez	\$292,748	\$331,430		75.3	11	David Wang	Bob Olson
* 2. Allan Gilbert	272,536	398,518		76.1	8	Denise Gilbert	Bob Olson
* 3. Rob Hard	217,739	275,091		78.1	7	Corey Thompson	Vic Hancock
* 4. Michael Nowak	192,656	283,700		73.0	3	Jim Bianchi	Durhon Oldham
* 5. Scott Keeney	190,127	306,441		82.2	5	Frederick Hadayia	Durhon Oldham
6. Diane Carrion	186,757	252,450		79.2	10	David Hausman	Eric Giglione
7. Barrett Clayton	185,962	219,156		73.7	3	Gregory Partee	Vic Hancock
8. Tracy Haden	179,073	249,462		71.9	7	A J O'Connor	Steve Greer
9. Kent Thrower	176,996	237,706		70.9	4	Alex Roland	Chris La Fond
10. James Worf	172,719	225,863		71.7	6	Joshua Goodman	William Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

A meeting of minds...

## Are You Ready for the American Income and National Income PR Summit?



The summit is designed to support the new Company theme for 2005 "Getting back to the basics, but being better at it!" At the same time the summit will be preparing each and every PR person with the tools they need to get back to the basics, we will be laying out the **2005 Five Point Plan** which supports the PR mantra of "No group left behind."

### Summit Overview:

Day one kicks-off with discussing our vision and mission for 2005. Our guest speakers will include the OPEIU Local 277 President, Becky Turner, Vice President & Executive Director of the Labor Advisory Board, Jules Pagano, and Former Speaker of the House, Hon. Jim Wright.

Day two will feature our Founder and Chairman Emeritus, Mr. Bernard Rapoport, an introduction of a brand new PR Development Resource, and a series of educational sessions certain to peak your success in 2005.

### Some of the skills we will be sharpening are:

- Utilizing the Circle of Success
- Maximizing Marketing Resources
- Closing Skills and Getting to "Yes"
- Politics and You

Also be prepared for our regional breakout meetings which will provide time for strategic sharing on how to best implement the **Five Point Plan** in your areas.

The PR Summit is designed to be informative, fun, inspiring, and practical. We look forward to seeing you there!

## Plan for Your Journey to the Top!

*Here are Some More Exciting Topics to Expand Your Knowledge and Help You Expand Your Public Relation Skills:*

- ◆ Over Due Groups
- ◆ Labor Alliance
- ◆ Internet Usage
- ◆ Emphasizing Value of No-Cost Benefits
- ◆ Brothers vs Vendor
- ◆ Your Union — The Power Behind You
- ◆ Advocacy
- ◆ Your Resource for Labor
- ◆ A Legacy of Success
- ◆ CAS Reports
- ◆ PR Resource Center

*And Much, Much More!*

### *New Representative Training*

First year representative training is set for Thursday, Dec. 9, and is for all PR Representatives who joined the PR Team in 2004. If you qualify for this category, you will want to make travel arrangements to arrive in Waco on Wednesday, Dec. 8, 2004.

**Here is a list of topics we will be covering in the New Representative Training Seminar:**

- ◆ The AIL Story: AIL/NILICO's Role in the Marketplace
- ◆ The Presentation: Objections, Rebuttals, and Closing
- ◆ World Class Service
- ◆ Understanding Group Sensitivity
- ◆ Targeting Groups: Where to Find Them? How to Get Them?
- ◆ Time Management — Working Smart
- ◆ Role Playing — Getting Practical

1. Frederick Hadayia



Harrisburg, PA

2. AJ O'Connor



Houston, TX

2. Barry Dillah



Edison, NJ

4. Jim Bianchi



Rochester, NY

5. Alan Conquest



Phoenix, AZ

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

October Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. Frederick Hadayia	\$149,504	\$184,316		73.8	16	Durhon Oldham
2. AJ O'Connor	108,757	124,820		68.5	22	Steve Greer
3. Barry Dillah	94,176	104,668		69.6	23	Eric Giglione
4. Jim Bianchi	75,404	136,339		76.7	14	Durhon Oldham
5. Alan Conquest	66,823	76,047	89		16	Steve Hartman
6. Jason Mollo	66,225	66,225		67.8	14	David Zophin
7. John McCreary	64,376	80,840		67.5	22	Furer-Whittinghill
8. David Iriye	62,711	85,152		71.9	15	David Cohen
9. Matthew Wolfanger	58,035	76,569		84.1	11	Durhon Oldham
10. Joshua Goodman	57,611	83,741		70.0	12	William Jennings

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. Jim Bianchi	\$934,923	\$1,374,508		76.7	14	Durhon Oldham
2. Frederick Hadayia	832,932	1,031,822		73.8	16	Durhon Oldham
3. Jason Mollo	666,800	666,979		67.8	14	David Zophin
4. Durhon Oldham	624,981	1,075,581		75.8	10	Durhon Oldham
5. Kevin Surles	612,991	676,024		69.3	11	David Zophin
6. AJ O'Connor	600,149	752,763		68.5	22	Steve Greer
7. John McCreary	588,402	783,497		67.5	22	Furer-Whittinghill
8. Dustin Venekamp	578,570	604,144		72.6	8	Altig-Orlovic
9. Joshua Goodman	547,195	683,419		70.0	12	William Jennings
10. Barry Dillah	489,594	512,536		69.6	23	Eric Giglione

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents (under and meet all production requirements).

\$Show Me the Money\$

Retention Bonus\*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Bob Olson	\$3,910.61
Anthony Melo	Durhon Oldham	\$3,325.36
Zachary Hart	Jim Surace	\$3,315.23
Daniel Potilechio	Bob Olson	\$3,297.98
William Hathorne	Bob Olson	\$3,251.06
Marlan Underwood	Bob Olson	\$3,190.73
Arnold Iacoviello	Tom Williams	\$3,074.57
Ruben Soberanes	Jatoft-Foti	\$2,951.84
Max Quasem	David Cohen	\$2,912.18
Alex Bluhm	Jatoft-Foti	\$2,890.47
Total Retention Bonus Paid: \$536,969.67 508 Producers Qualified		

Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Fred Hadayia	Durhon Oldham	\$15,694.37
Jim Bianchi	Durhon Oldham	\$7,918.77
AJ O'Connor	Steve Greer	\$7,589.48
Barry Dillah	Eric Giglione	\$6,147.58
Jason Mollo	David Zophin	\$5,731.26
David Iriye	David Cohen	\$5,455.15
William Cook	Tom Williams	\$4,643.91
Doreen Ryan-Foti	Jatoft-Foti	\$4,623.54
Alex Roland	Chris La Fond	\$4,535.36
Alan Conquest	Steve Hartman	\$4,501.95
Total Leadership Bonus Paid: \$224,590.73 114 Managers Qualified		

PR Bonus\*

Qualifier	SGA	Bonus Amount
Al Wall	Joshua Chalorn	\$1,891.33
Vivian Dwyer	Altig-Hay	\$1,782.27
Malka Arony	Steve Hartman	\$1,479.20
Rona Pileggi Spano	Bob Olson	\$1,240.16
Richard Case	Jim Surace	\$899.36
William Sauers	Tom Williams	\$769.80
Renec Flannery	Jim Surace	\$747.92
Laurie Onasch	Manone & Altig	\$717.48
Jacqueline deVooght	Rick Altig	\$715.70
Mark Gagliardi	Jatoft-Foti	\$695.70
Total PR Bonus Paid: \$23,506.89 47 PR Reps Qualified		

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



## American Income and National Income's New Personal Recruiting Bonus

Effective Jan. 1, 2005 American Income and National Income will be implementing a new Personal Recruiting Bonus. This new bonus is designed to compensate Agents and Managers for their personal recruiting efforts. The details of this new bonus are outlined below.

For each personal recruit the recruiter will be eligible for a \$250 bonus each time the recruited Agent earns a New Agent or Retention Bonus in their first year, at the 6,200 of Net ALP level or above. This will allow the recruiting person to receive up to 12 bonuses for a total of \$3,000.

A personal recruit is one not derived from resume ads or any other Company or Agency assisted recruiting system. We will require a recruiting confirmation form to be completed on these recruits where the SGA will affirm that the person was indeed personally recruited and who the recruiting Agent is. Managers who personally recruit someone will be eligible for the bonus provided their SGA confirms such on the recruiting confirmation. The bonus excludes SGAs.

The first Agents who will count as qualifying Agents towards a bonus for the recruiter are those coded Jan. 1, 2005 and after.

For more information on this new bonus, contact your SGA.

## The United Labor Agency Honors American Income and Jim Surace

Jim Surace, an SGA in Ohio, has been with American Income for 22 years. Below is an excerpt from the program passed out during the ceremony honoring Mr. Surace for his achievement.



American Income Life is a 100 percent union label insurance company and an integral friend and supporter of labor. Through advice from their Labor Advisory Board which consists of over 40 international union presidents and labor leaders such as John Sweeney, President AFL-CIO, and Richard Trumka, Secretary-Treasurer AFL-CIO, American Income donates millions of dollars each year to support labor unions and working people in North America and New Zealand.

For the past year the Surace agency has been collecting canned goods for the ULA emergency food pantry. These donations help our neediest members survive tough times. In addition, through the initiation of Mr. Surace, the Surace Agency donates 25 cents for every American Income inquiry card submitted to his agency.

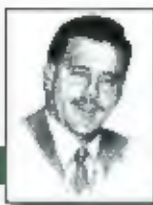
The Surace Agency has constantly and consistently contributed time, money, and staff for the good of working people through many area labor projects, labor scholarships, and community events as well as national labor concerns and undertakings. The Surace Agency also created and administrates food banks that work closely with Northeast Ohio labor agencies and community services.

The Surace Agency, at their own cost, distributes thousands of Child Safe Kits (endorsed by the International Union of Police Associations), an easy to use identification kit that could help save children's lives.

When not working, Mr. Surace, a licensed Christian minister, sponsors and codirects many community events and youth outreach programs in area high schools, Tower City Ampitheater's Youth Call to Prayer, and youth leadership membership programs. He also serves on the board of Harvestnet Institute, a proactive regional convergence of area churches, para-church ministries, and Christian businesses, and is a board member of the Catholic Charismatic Renewal USA.

*Join us in congratulating Jim on his distinguished honor!*

## State General Agents



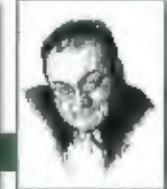
Durhon Oldham

CATEGORY I	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.
Durhon Oldham	\$396,276	\$273,240	50	145	\$633,729		77.2	\$3,425,724	\$2,185,920	50	207	\$5,400,052
Rick Altig	718,816	531,960		135	1,222,293		70.7	8,134,112	6,551,160		124	13,776,279
Bob Olson	213,762	175,560		122	366,990	83		1,274,102	984,720		129	2,203,117
Eric Giglione	347,498	347,160		100	527,782		71.9	3,564,242	4,084,880		87	5,211,349



David Zophin

CATEGORY II	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.
David Zophin	\$171,468	\$114,840	15	149	\$202,204		70.2	\$1,529,489	\$982,000	15	171	\$1,751,960
Steve Greer	106,021	96,360		110	125,761		67.5	770,436	902,880		85	1,076,111



Rick Altig & Ilija Orlovic

CATEGORY III	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.
Altig-Orlovic	\$144,478	\$75,240	10	192	\$174,421		69.2	\$1,265,305	\$752,400	10	178	\$1,476,759
Joseph Manone	87,305	75,240	55	116	189,595		78.9	912,647	752,400	55	176	1,902,207
Vic Hancock	77,461	75,240	30	103	94,867		73.3	902,331	752,400	30	150	1,147,811

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

## State General Agents



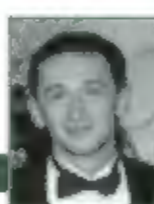
Rick Altig & Alan Martyn

CATEGORY IV	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.
Altig-Martyn	\$101,697	\$62,040	15	164	\$164,473		70.6	\$777,220	\$620,400	15	140	\$1,246,062
Bill Jennings	90,909	62,040	25	147	138,356		72.3	982,569	620,400	25	183	1,287,543
Chris La Fond	85,345	62,040	45	138	138,217		76.1	705,744	620,400	45	159	1,170,615



Gary Bleier

CATEGORY V	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION					
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Gary Bleier	\$50,661	\$48,840		104	\$64,900		73.9	\$373,932	\$488,400				\$695,288



Slav Bitman

CATEGORY VI	OCTOBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG	Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.
Slav Bitman	\$144,475	\$30,280		377	\$164,536	95		\$232,918	\$56,760		410	\$270,573
Altig-Lyse	100,582	55,440		181	136,866	97		100,582	55,440		181	136,866

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

## MONETARY DONATIONS

### American Income & National Income

- Gave \$2,000 to the Alberta Public Interest Campaign.
- Donated \$1,000 to the Labor Xmas Tree.
- Donated \$500 to the Day of Remembrance Luncheon.
- Contributed \$500 to the Child Restraint Program.
- Donated \$250 to the Don and Doreen Plowman Project.
- Donated \$250 to the Workers Organizing Resource Centre.

### Rick Altig Agency

- Donated \$200 to Teamsters 519.
- Gave \$398.36 to the Labor Day Committee.
- Gave \$400 to IBEW 60.
- Donated \$100 to USWA 6166.
- Donated \$150 to Ironworkers 14.
- Gave \$904.18 to the Alberta Snowmobile Association.
- Contributed \$325 to the North Bay Labor Council.
- Gave \$135 to HVRI & Associates.
- Donated \$800 to the Canadian Postmasters & Assistants Association.
- Gave \$43.91 to IBEW 76.
- Gave \$43.91 to WSLC.
- Contributed \$53.25 to the PSE Auction.
- Donated \$322.02 to BSOIW 29.
- Gave \$655.67 to the Building Trades.
- Contributed \$700 to the TUAC in Quebec.
- Donated \$250 to IAM Guide Dogs.
- Gave \$199.99 to IAM Council.

### Rick Altig Agency Cont.

- Gave \$149.99 to LIUNA 483.
- Donated \$209.98 to CJA 247.
- Contributed \$149.99 to Millwrights 711.
- Gave \$300 to the AFL-CIO Jack Dudley Scholarship Fund.
- Contributed \$157.65 to AFSCME Council 75.
- Contributed \$90 to IBT 81.
- Donated \$249.98 to UFCW 555.
- Gave \$59.99 to CJA 1388.
- Gave \$350 to Guide Dogs of America.
- Donated \$130 to BCTGM Local 114.

### Mark Hancock Agency

- Contributed \$2,000 to the Teamsters 135 Scholarship Fund.
- Contributed \$250 to the United Way of Central Indiana.

### Jatoft-Foti Agency

- Contributed \$5,000 to support Proposition 72.

### David Zophin Agency

- Contributed \$500 to the UFCW 1459 scholarship fund.
- Gave \$500 to IAM District 26.

**Total \$20,278.87**

## Persistency Pays

I am constantly rewarded by the new relationships and ongoing friendships developed with our customers. It's not always something you can teach, because it really is a philosophy. It always comes back to the same thing. You have to believe what you have to offer is important and valuable. It's the same for PR Representatives and Agents; the customer should need this more than you need them to buy it. If you believe that, then with the persistence of an obsessed fan, you will do everything to make sure your story gets told.

I have to admit, I love the challenge of getting someone who thinks they know what I am going to say, or even better, someone who hates insurance people and companies, to turn around and believe in what I am offering and become an ally and a friend. I want people to like me. If they don't, I want that to be based on legitimate reasons, not preconceived ideas. This is what drives me to persist. I want to be clear. I do not mean harassing someone who doesn't have time or interest. I mean helping them develop an interest so they make the time. It's all about relationships.

The road to relationships can be bumpy, but it is one that every PR Representative must travel if they are to be successful. Everything we do begins with relationships. Whether you are seen at events handing out union materials or you are hosting a hospitality room, you have a unique opportunity to meet people and be involved in causes that affect all of our lives. I have found that once you walk a picket line, deliver food collected by our Agents, or attend a rally with someone, you secure a bond which almost always leads to opportunity. We are unique in that both the Company and SGAs support us through their contributions and involvement with our potential customers. I have found that those gestures made both nationally and through the state translate into a way to meet and develop a relationship on the local and national level.

What we do with these opportunities, however, determines when and how we build that bridge to an ongoing relationship. The rewards are great, both personally and financially.

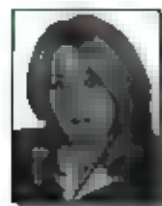
**Malka Arony, PR Leadership Council Member**  
*The Steve Hartman Agency*

## PR News Reminders

- **PR Summit Meeting!** Our first ever summit will convene Dec. 10-11, 2004, in Waco, Texas. All PR Reps are invited and encouraged to join us for two unforgettable days as we wrap up 2004 and kick-off 2005. Events will include guest speakers, educational breakout seminars, regional meetings, and a level of excitement never before experienced in PR.
- Don't forget about your opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. Therefore, it is important to review the appropriate regulations regarding contribution funds in the OPEIU 15 and OPEIU 277 contracts. For more information, contact Jennifer Svacina via e-mail at [jsvacina@aolife.com](mailto:jsvacina@aolife.com).
- The Jatoft-Foti Agency has become a training ground for outstanding labor activists. Larry Lozano, a recent addition to the Agency's PR Team, has been recognized as Unionist of the Year by Monterey Bay CLC. Larry was an Agent for three years prior to stepping into Public Relations.
- The Partners® program continues to provide substantial savings to those members utilizing the discounts. Log onto the *PR Resource Center* to find out just how much members are saving.



**PR Manager**



Debbie Enstedt  
Winnipeg, MB

**Category A**



Rona Pileggi Spano  
Woodridge, IL



Jacqueline deVooght  
Calgary, AB

**Category B**



Laurie Onasch  
Menomonee Falls, WI



Casandra Robinson  
London, ON

**Category C**



Renee Flannery  
N. Royalton, OH



Richard Case  
N. Royalton, OH

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,368	Rick Altig
2. Charles Hill	4,558	Jatoft-Foti
3. Brenda DiSomma	3,701	Eric Giglione

**All Time PR Card Production Record**  
Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Rona Pileggi Spano	3,346	Bob Olson
2. Jacqueline deVooght	3,202	Rick Altig
3. Vivian Dwyer	3,145	Altig-Hay/Bitman
4. Al Wall	3,037	Joshua Chalom
5. Mark Gagliardi	2,767	Jatoft-Foti

Category B	No. Cards	SGA
1. Laurie Onasch	3,505	Manone & Altig
2. Casandra Robinson	2,220	Altig-Martyn
3. Malka Arony	1,989	Steve Hartman
4. Brenda Swecker	1,792	Chris La Fond
5. William Verbeten	1,588	Joe Manone

**All Time PR Group Production Record**  
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Renee Flannery	15	James Surace
2. Richard Case	9	James Surace
3. Billy Sauer	8	Tom Williams
4. Susan Fuldauer	8	Mark Hancock
5. Cynthia Smith	7	Williams Williams

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	153,643	Rick Altig
*2. Brenda DiSomma	50,752	Eric Giglione
3. Charles Hill	41,908	Jatoft-Foti

**All Time PR Card Production Record**  
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	23,779	Eric Giglione
*2. Vivian Dwyer	22,042	Altig-Hay/Bitman
3. Mark Gagliardi	20,851	Jatoft-Foti
4. Frances Christie	20,799	Rick Altig
5. Richard Meshulam	17,985	David Cohen

Category B	No. Cards	SGA
*1. Malka Arony	24,515	Steve Hartman
*2. Brenda Swecker	17,734	Chris La Fond
3. Laurie Onasch	15,131	Manone & Altig
4. Mario Soljan	14,879	Steve Friedlander
5. Lou Nell Busby	8,696	Vic Hancock

**All Time PR Group Production Record**  
YTD: 103 groups Vivian Dwyer

Category B	Groups	SGA
*1. Cheryl Cook	91	Durhon Oldham
*2. Richard Case	77	James Surace
3. William Slocum	72	Durhon Oldham
4. Krissa Hensley	67	Marc Morton
5. Susan Fuldauer	63	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

# CANCUN

## Mexico



# CANCUN

## Too Good to be True!

Imagine a vacation destination offering the pace and lifestyle to suit any frame of mind. Now imagine you are there! Beyond all imagination, Cancun is really too good to be true! From ultra chic to laidback beach bum, Cancun is the spot for everyone.

Cancun offers warm, white-sand beaches, crystal, indigo waters, romantic tropical nights, world-class dining, and an enchanting nightlife. But the dream doesn't end there!

Cancun also offers fishing, diving, snorkeling, and a balmy sub-tropical environment. But, still there is more!

The surrounding area is a playground of archeological sites dating back thousands of years.

Cancun is definitely too good to be true and is bound to keep any vacationer busy 24-hours a day — even if peace, tranquility, and relaxation are your activities of choice. This complete resort destination is Mexico's showcase and should be experienced at least once in a lifetime.

*A lifetime experience, beyond the imagination,  
too good to be true — Cancun!*

## Public Relations Bonus

### Qualifiers

Al Wall	\$1,960.88
Vivian Dwyer	\$1,763.68
Malka Arony	\$1,519.83
Rona Pileggi Spano	\$1,515.24
Richard Case	\$831.02
William Sauers	\$807.28
Renee Flannery	\$695.17
Laurie Onasch	\$659.66
Jacqueline deVooght	\$657.43
Mark Gagliardi	\$633.58
Erin McKee	\$552.92
Becky Cutler	\$546.06
Brenda Di Somma	\$529.71
Kenneth Altizer	\$518.87
Brenda Swecker	\$518.38
Jenny Williams	\$517.44
Fumathy Faye	\$478.61
William Stocum	\$413.16
Mario Soljan	\$393.50
Robin Andrade	\$392.45
Cassandra Robinson	\$391.25
Donald Spohn	\$389.90
Joseph Galusha	\$382.39
William Gibson	\$365.20
Charles Hill	\$357.44
John Wilkinson	\$346.60
Catherine Briggie	\$335.45
Frances Christie	\$326.70
Peter Nielsen	\$324.40
Robin Denham	\$321.10
David Blaisdell	\$314.25
Krissa Hensley	\$308.50
James Tasker	\$306.30
Anne Bowyer	\$268.20
Larry Lozano	\$257.58
Mary Hinterberger	\$253.06
Gabriella Klett	\$245.93
Irene Ruryez	\$242.73
Sandra Johnson	\$228.39
Leo VanDenBussche	\$227.90
Susan Gilbert	\$223.74
Tara Snowden	\$208.37
Kelli Flora	\$206.54
Cyntha Lebur-Yaffe	\$199.69
Shannon Walker	\$199.63
Erica Dalager	\$187.97
Susan Cooksey	\$182.81

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

**Total**  
**\$23,506.89**



## Leadership Bonus

### October Bonus Qualifiers

Frederick Madayin	\$15,694.37	Ben Kilani	\$1,814.17	Randy Downs	\$299.92
Jim Bianchi	\$7,918.77	Scott Keeney	\$1,775.45	Michael Kowatch	\$290.53
Alfred O'Connor	\$7,589.48	Mitchell Duplantis	\$1,765.21	Ranjit Govindan	\$288.28
Barry Dillah	\$6,147.58	Brian Traboulay	\$1,764.86	Nolan White	\$285.61
Jason Mollo	\$5,731.26	Nickolay Gosev	\$1,731.96	Cedeno, Dennis	\$277.82
David Iriye	\$5,455.15	Michael Lavergne	\$1,698.65	Chad Cannella	\$254.37
William Cook	\$4,643.91	Vance Rountree	\$1,677.11	Mary Ann Gaelic	\$247.82
Doreen Foti-Ryan	\$4,623.54	Carla Miller	\$1,672.09	Frank Sommers	\$244.68
Alex Roland	\$4,535.36	Mindy Guisewite	\$1,650.95	John Farley	\$244.58
Alan Conquest	\$4,501.95	Arthur Greene	\$1,645.04	Brian Helfman	\$243.12
Ryan Stenglein	\$4,417.81	Jerald Muhammad	\$1,644.61	Colbeck, Brian	\$242.57
Marc Rosen	\$4,401.55	Scott Sonnenberg	\$1,583.45	Ronald Trombetta	\$242.36
Dorian Oldham	\$4,066.68	Laurie Gruber	\$1,555.58	John Keiderling	\$239.88
Horace Johnson	\$3,671.20	Badreddine, Abdelhadi	\$1,478.20	William Ho	\$239.06
Francisco Perez	\$3,595.06	Marcus Smith	\$1,439.65	Timothy Gray	\$232.62
Kouassi Appiah	\$3,552.17	Matthew Hogan	\$1,356.23	Thomas Reddoch	\$228.88
Eugene Melamed	\$3,502.18	Christopher Fave	\$970.64	Daniel Phares	\$225.81
Don Wold	\$3,439.43	Bradley Kulak	\$966.43	Elmore Mundell	\$159.41
Matthew Wolfanger	\$3,353.77	Tamara Ford	\$854.05	Michael Nowak	\$92.03
Kevin Surlis	\$3,340.74	James Larkin	\$685.35		
Mark Bleier	\$3,288.36	Gabriel Hernandez	\$665.82		
Marlon Underwood	\$3,204.37	Gregory Currier	\$607.90		
Kevin Khadivian	\$3,088.09	Tracy Haden	\$597.93		
William Thompson	\$3,083.91	John Hard	\$559.07		
Daniel Pevak	\$3,000.67	Kasen Stockwell	\$552.30		
Jason Schiormann	\$2,992.27	Mark Boyle	\$549.99		
Steven Jakubczak	\$2,931.30	Scott Zail	\$548.19		
Christopher Hernandez	\$2,854.73	Kant Thrower	\$543.96		
Ronald Gurney	\$2,827.23	Lily Tchen	\$511.05		
Curt Snow	\$2,825.56	Timothy Clark	\$479.87		
Narinder Dhillon	\$2,824.18	Isaac Mackey	\$477.90		
Michael Zorn	\$2,819.43	John Langston	\$477.76		
Joshua Goodman	\$2,739.47	Suzanne Blazro	\$477.20		
David Ackerman	\$2,626.85	Dwain Holman	\$461.91		
Robert Dunn	\$2,562.19	Ricky Iborospon	\$446.43		
Lawrence Hauck	\$2,536.80	David Govy	\$441.05		
Patrick Fowler	\$2,495.99	Kathleen Loughran	\$441.05		
Tim Schroeder	\$2,483.95	Lanona Tucker	\$438.63		
Tomas Thundiyil	\$2,434.14	Rodney Ward	\$426.13		
Travis Price	\$2,405.20	Richard Miller	\$420.98		
Rachel Aranas	\$2,405.17	Ngochich Cao	\$391.02		
Theodore Pappas	\$2,348.19	Shannelle Hardy	\$369.05		
Susan Bergh	\$2,312.20	Bradley, Tahir	\$328.28		
Nania King	\$2,289.48	Beck, James	\$319.66		
Steven Strong	\$2,213.98	Derrick Hata	\$316.49		
Rebecca Dunwoodie	\$2,019.23	Davis, Concelor	\$307.71		
Joshua Wise	\$1,882.72	Igor Karanov	\$300.48		
Christopher Clark	\$1,845.94	Dwight Timmons	\$300.45		

<b>Total</b>	<b>\$224,590.73</b>
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# Retention Bonus

QUALIFIER	BONUS	A&H
Brian Hellman	\$842.44	
Gregory Eastman	\$836.18	
Larry Edwards	\$834.46	
William Childress	\$834.01	
Stefan Johansson	\$832.25	
Eric Renteria	\$831.34	
Brian Varney	\$829.67	
Jason Schlamann	\$826.61	
Gary Pino	\$820.94	
Daniel Javor	\$820.57	
Michael Shaffer	\$817.60	
William Ho	\$815.49	
Chris Krahn	\$813.82	
Richard Nye	\$812.97	
David Jackson	\$812.54	
Shannelle Hardy	\$810.72	
Cody Templin	\$808.94	
Shane Dettmann	\$807.65	
Dustin Baxter	\$804.32	
Kathleen Loughran	\$804.28	
Steve Fay	\$801.29	
Kevin Willey	\$801.20	
Jason Lausar	\$782.13	
Sandra Carlson	\$744.12	71.37
Marcel Alexander	\$741.08	101.24
Justin Smith	\$734.48	105.12
Emily Coker	\$728.58	118.76
Carl Ruddy	\$705.77	98.16
Kimberly Martin	\$701.29	81.24
Kenneth Stowers	\$684.17	86.60
Jon Salter	\$683.23	44.80
Gordon Boles	\$682.24	117.24
Xue-Chen Lei	\$677.65	90.24
Michael Doll	\$672.26	62.92
Trandon Dickenson	\$658.26	73.16
Andrew Graff	\$656.05	46.08
Denis St Pierre	\$655.89	
Ricardo Villasenor	\$652.03	
David Williams	\$650.75	
Godley Varghese	\$649.87	
Evan Kishpaugh	\$648.40	
Elizabeth Teller	\$648.39	78.17
Christopher Howey	\$647.68	85.60
Lawrence Gitonga	\$644.86	
Jason Mayer	\$633.66	
Jennifer Sullivan	\$633.29	
Richard Menga	\$630.99	64.24
Donna Murray	\$628.98	
Young Yoon	\$624.89	
Andrew Ramos	\$623.19	
Taniqua Medina	\$622.71	
Summer Ganzler	\$621.46	60.48
Chris Lutz	\$619.80	
Wole Ajala	\$616.83	
Marc-Andre DeSaulniers	\$615.00	
Jennifer Grahm	\$614.29	
Glenn Snowden	\$610.70	
Joseph Boggs	\$609.42	
Tyeste Billingsley	\$609.29	
Shashi Parekh	\$608.56	
James Walker	\$607.39	
Thomas Alligood	\$606.46	
Paul Gentile	\$605.88	
Carl Ignatius	\$602.85	
Chad Keeney	\$600.60	
Brandy Darcy	\$597.48	
Milacha Struck	\$594.58	
Joseph Carhart	\$594.46	
Neva Conley	\$594.22	
Jessica Roth	\$592.69	
Tommy Chan	\$591.99	
Neil Ziegler	\$591.81	
Francine Palmer	\$587.64	
Russell Pruski	\$585.21	
Rita Haldinger	\$584.40	
Manuel Olea	\$582.68	
Steven Ridge	\$582.47	
Susan Golden	\$582.20	
Tony Morley	\$579.52	
Wurneice Cullington	\$578.93	
Leslie Kauffman	\$578.58	
Igor Katanov	\$574.79	
James Rico	\$574.40	
Steven Meza	\$573.67	
Charles Yun	\$572.68	
Astor Asada	\$570.69	
Dena Welsh	\$568.82	
Linda McRae	\$568.13	
Raymond Welch	\$567.84	
Justin Gober	\$567.79	
Levar Morgan	\$565.55	

QUALIFIER	BONUS	A&H
Phillip Hunsbel	\$565.08	
Majed Alsaigh	\$564.67	
David King	\$563.64	
Robert Kaelin	\$560.08	
Timothy Simpson	\$553.48	94.63
Earle Harris	\$546.40	72.94
Scott Mellgren	\$545.88	80.64
Jay Meyer	\$524.49	74.55
Robert Seeber	\$520.52	77.91
Matthew Ho	\$519.87	57.72
Julie Agrahamian	\$518.37	54.18
Selena Thammasett	\$515.55	
Gary Fir	\$509.32	
Tunggal Nyamochir	\$508.79	60.80
Lawrence Liggett	\$503.98	52.50
Pamela Drury	\$503.36	56.39
Jebadiah Kilmer	\$494.78	61.15
Michael Snow	\$486.28	
Scott Florin	\$484.18	
William Burbank	\$483.61	62.51
Deric Rutledge	\$483.29	
Ngocbich Cao	\$481.82	
Lori Yeilding	\$480.61	
Danielle Holmes	\$479.58	
Kimberly Morrow Gonzales	\$475.41	
Ronald Hartwell	\$475.35	
Thomas Gatlin	\$473.31	68.66
George Noulain	\$469.11	
Janice Dixon	\$467.96	
Kenneth Medina	\$466.17	
Benoit Decesare	\$465.23	54.32
Ismael Clise	\$464.28	53.37
Douglas Zigby	\$463.44	
Barbara Bomer	\$458.22	
John Barsuch	\$458.56	67.05
Chris Schuckman	\$455.48	
Draw Munz	\$454.33	58.09
Carlos Espinal	\$447.74	
Kobina Sekyi	\$447.22	
Andrew Marchon	\$447.51	
Leon Thompson	\$447.16	
Angel Knight	\$446.36	
Robert Harris	\$445.97	
Earnest Loveless	\$445.26	
Ken Mahabir	\$445.36	
Robert Rowe	\$444.40	47.97
Adesh Jain	\$443.46	64.65
Ian Bain	\$443.06	45.09
James Sak	\$442.48	
Jason Caples	\$440.38	
Lorena Baniere	\$438.85	
Randy Teysster	\$436.43	46.80
Michael Nelson	\$436.33	47.31
Larry Chick	\$435.28	
Meredith Callan	\$435.44	47.31
Raymond Oriol	\$435.00	
Eric Grier	\$431.87	
Sean White	\$430.61	
Beau Bequette	\$430.08	
Steven Downin	\$429.76	53.10
Zulfikar Bhullara	\$428.61	
David Thornton	\$427.86	
Mark Peltz	\$423.81	
Richard Evenson	\$423.59	
Joanne Florn	\$420.77	46.32
Glen Grouchy	\$416.77	51.27
Marcia Brownlay	\$416.41	
Norman Lew	\$416.38	
Allison Bankowski	\$416.16	
Dean Patton	\$415.68	54.26
Chris Rhoades	\$415.57	48.30
Shamir Walland	\$414.86	
Rachael Soto	\$413.20	
Brad Lettersom	\$412.99	
Paul Hartman	\$412.87	
Christina Valenzuela	\$411.92	
Alexandre Kalinik	\$411.81	48.48
Katheryn Williams	\$411.32	
John Joswick	\$410.97	
Cassandra Majchrzak	\$409.62	
Charles Hayes	\$407.71	
Rebecca Koets	\$407.56	
Daniel Boncich	\$407.00	
Robert Middleton	\$406.61	
Jennifer Bodo	\$406.10	
John Mark Reeves	\$402.75	
Patrick D'Am	\$401.34	
Hiedi Martinez	\$400.82	
Gordon Denton	\$399.43	
Brian Michaels	\$399.12	
Narquarius Hampton	\$398.26	

QUALIFIER	BONUS	A&H
Karen Rogers	\$398.02	
Tony Collins	\$397.95	
Max Noland	\$397.61	
Naveen Eapen	\$396.73	
William McLemore	\$395.78	
Brian Gorkowski	\$393.06	
Joshua Bouchard	\$393.01	
Donna Wiley	\$392.73	
Latrice Slaughter	\$392.17	
Wendy Stosandt	\$391.33	
Michael Dupree	\$391.22	
Jacob Obie	\$388.68	
Robert Hawk	\$387.78	
Jayme Spicer	\$387.52	
Boris Ruiz	\$387.48	
Cody Shearer	\$387.07	
Shauna Skinner	\$387.06	
Theron McLaughlan	\$385.89	
Brian Brophy	\$385.21	
Jason Young	\$383.84	
John Hornak	\$383.81	
Nicholas Sobolesko	\$382.68	
Trinh Duong	\$382.50	
Jennifer Ly	\$380.25	
Noah Alkinburgh	\$380.04	
James Ripley	\$379.34	
Dustin Mamer	\$378.98	
Leland Hokanson	\$378.78	
Heather Bunyan	\$377.94	
Michael Laraine	\$377.86	
Bryan Krump	\$377.55	
Bluford Thompson	\$377.05	
Dustin Erb	\$376.52	
Bruce Lamont	\$375.95	
Barry Bolden	\$373.27	
Iryna Suslikova	\$372.84	
Danette Griffin	\$372.77	
Daniel Becerra	\$372.20	
Michael Rash	\$371.35	
Heather Hewitt	\$369.21	
Vivian Bratmeyer	\$368.19	
David Corrigall	\$368.09	
Denice Davidson	\$367.88	
Gregory Currier	\$367.19	
Edward Murphy	\$366.67	
Scott Edwards	\$366.22	
Rudolph Dsouza	\$364.47	
Mark Gorman	\$363.66	
Dequida Osborne	\$362.64	
Bryan Schaefer	\$362.46	
Andrew Simpson	\$361.67	
<b>Total Bonus Paid Out</b>		
<b>\$536,969.67</b>		
<b>Total A&amp;H</b>		
<b>\$18,489.20</b>		